



## Platinum Plated Benefits

*80% Of NJ State Employees Get Platinum-Level Health Plans...At A Third Of The Cost*

Over 80% Of NJ State Employees Are Enrolled In What Would Be Considered "Platinum" Plans Under Obamacare Exchanges. Governor Christie has continued to highlight this misalignment of incentives which skews enrollment to plans with the richest benefits, resulting in increasingly heavy costs to state and local taxpayers. The Study Commission noted that the average State plans "provide benefits which approach, and in some ways exceed, the 'Platinum' plans available through the exchanges under the Affordable Care Act ('ACA')."

**ACA PLATINUM  
LEVEL PREMIUM =  
\$33,264**

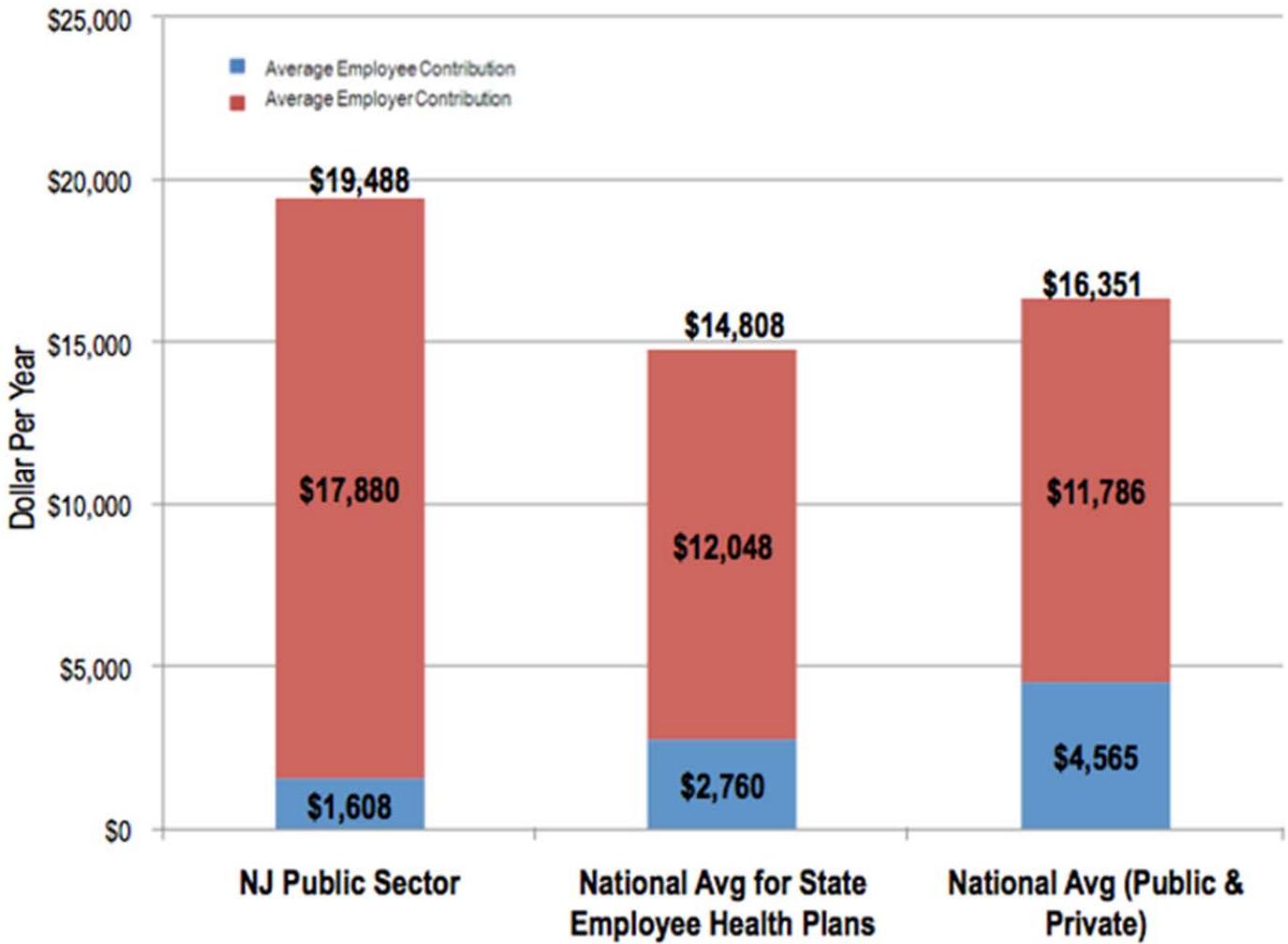
**NJ DIRECT15  
STATE HEALTH  
PLAN PREMIUM =  
\$31,716**

The most commonly selected NJ state health plan has a premium cost of \$31,716. Of that cost, the State subsidizes \$26,007 on average. While ACA's Platinum level has an annual premium of \$33,264 for comparable benefits. Costs would be lowered across the board if the State health plans were brought to the more widely used ACA Gold level.

**New Jersey Taxpayers Pay \$5,832 More Annually In Public Employee Health Premiums Than The National Average.** With employer and employee contributions combined, the national average for state employee health plan premiums is \$14,808. While New Jersey's health plans are so generous that New Jersey taxpayers are stuck with an annual premium contribution of \$5,000 more than the national average.

**The Average New Jersey Public Sector Employee Pays 35% Of The National Average For Richer Benefits.** These high prices for richer benefits highlight how out-of-balance the plans offered by New Jersey are with the private sector, other state governments, and the disproportionate costs borne by our taxpayers for them. Bringing reform to this fundamentally unbalanced system is needed to make these systems both fair and affordable over the long term.

***Cost And Cost-Sharing Comparison:  
Employer/Employee Health Care Cost For Active Employees (Family Plan)***



*Note: NJ figures represent historical averages and do not represent projected employee contributions under Chapter 78 reforms*

\*Data is based on 2014 Premiums for a Family Plan, Age 62 Member. Direct & Freedom 15 plan used to State Health Program. ("Truth And Consequence," [Status Report of the New Jersey Pension and Health Benefit Study Commission](#), 9/25/14)